DRN-5777164

## The complaint

Miss P complains that Advantage Insurance Company Limited were overly demanding and caused unnecessary upset when requiring proof that she had not modified her car. Miss P has been represented by her father when making this complaint but for simplicity I will refer to Miss P throughout.

Miss P has been dealing with another business but this complaint is against Advantage Insurance Company Limited because the other business was acting as its representative. This decision will refer to Advantage Insurance Company Limited throughout.

## What happened

Miss P had a motor policy with Advantage and used its online portal to run a new quote, including for a modification to her car of the addition of an air filter. Advantage identified this as a potential risk that her policy cover was not accurate and contacted her to clarify. Miss P provided evidence that she had not modified the car and explained that she had been running the quote out of curiosity. But she did tell Advantage that her car had some stickers on the bodywork and it took the view that this represented a cosmetic modification. Its assessment resulted in a small increase in premium cost plus an administration fee for making the change, totalling just over £30 in all.

Advantage later waived the increase and refunded the total charge after seeing photographs which led to it assessing the stickers as not significant enough to justify any increase.

Miss P was unhappy at how she had been treated and complained to Advantage. It took the view that it had acted properly but offered a goodwill payment of £20 which was declined. Miss P brought her complaint to this service. Our investigator felt that Advantage had not acted unreasonably and didn't uphold the complaint. Unhappy with that outcome, Miss P has asked for an ombudsman to review the case.

## What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I agree with the conclusions reached by the investigator and so will not be upholding this complaint. I realise that this will disappoint Miss P but I will explain my reasoning.

The insurer is entitled to verify the risks that it is facing when insuring a person and their vehicle. When a customer puts in different information about their vehicle on an online portal this is seen as a potential concern. It can sometimes be the case that the insured person is not being truthful about their vehicle and that there is greater risk involved than the insurer had been told previously. I realise that Miss P understands this but feels that in this instance Advantage were overly demanding and feels that she has been bullied, possibly because she is a young driver. She points out that Advantage didn't need to ask her for information as it could simply refuse to meet any claim if it later turned out that she had not provided full information when getting the insurance. But an insurer will often review information received to both ensure that it is not on risk in scenarios where it would choose not to be and also to prevent situations in which drivers are effectively uninsured.

Miss P said that several calls were made by Advantage and that she felt bullied by the demands being made. But Advantage have stated it only contacted Miss P by e mail and, in turn, she has been unable to provide any call records for me to consider as evidence. The evidence I have suggests that after sending her an e mail notifying her of its concerns, Miss P called Advantage herself and during that conversation explained that she hadn’t made any changes other than adding some stickers.

In relation to the issue of the external stickers, it’s apparent that when told of this change Advantage took that as a cosmetic modification and changed the policy accordingly, including the small premium increase and admin charge. I understand that Miss P sent photographic evidence which led to Advantage reversing that decision within 24 hours and issuing her a refund and a revised policy certificate.

For clarity, based on the evidence presented to me, I believe that the letters sent, and the methods used by Advantage to verify its information, do not represent an unreasonable approach and that it was justified in contacting Miss P the way that it did. I also do not feel that, on the information available to Advantage at the time, the charging of the additional fee was unreasonable, and think it correct and reasonable that Advantage changed its mind quickly once further evidence was sent.

I note that Advantage had offered a goodwill payment of £20 to Miss P which may still be available to her, but as I take the view that Advantage had not acted unreasonably and am not upholding this complaint I will not be requiring any payment of compensation.

**My final decision**

I do not uphold this complaint against Advantage Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss P to accept or reject my decision before 26 September 2025.

John Withington
**Ombudsman**